

ask

SHIP



Q: When I turned 65, I didn't sign up for Medicare Part B. I think I'm going to need it soon. How do I sign up now?

A: If you didn't sign up for Medicare Part B when you first became eligible, there is a General Enrollment Period when you may be able to sign up. You will probably, however, have to pay a late fee (read on for details).

The General Enrollment Period is January 1 through March 31 of each year. During this time, you can sign up for Medicare Part B at your local Social Security office. If you get benefits from the Railroad Retirement Board (RRB), call your local RRB office or 1-877-772-5772.

If you sign up for Medicare Part B during the General Enrollment Period, your new coverage will begin on July 1 of the year you sign up.

If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Medicare. Your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it.

A few exceptions to this fee may occur if you qualify for a Special Enrollment Period. You qualify for a Special Enrollment Period if you're covered under a group health plan based on your own, your spouse's or other family member's employment. The employee must be actively working. Employee retirement coverage does not qualify you for an exception from the Part B penalty.

You can then sign up for Part B:

- Anytime you're still covered by the group health plan.

OR

- During the 8-month period that begins the month after the employment ends or the coverage ends, whichever happens first.

When you have Medicare Part B, you will pay the Part B premium each month. Most people will pay the standard premium amount, which was \$99.90 in 2012. However, if your modified adjusted gross income as reported on your IRS tax return from 2 years ago (the most recent tax return information provided to Social Security by the IRS) is above a certain amount, you may pay more.

If you have questions about Medicare Part B, Medicare Open Enrollment, or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.